REMARKS

Applicant notes with appreciation the withdrawal by the Examiner of the Final Rejection mailed March 10, 2003, in response to Applicant's Response received June 9, 2003.

In the present Examiner's Action, the Examiner has rejected claims 1, 4-6, 8, 11, 15, 18, 21, 23, 25 and 26 under 35 U.S.C. § 103(a), as being unpatentable over *Bickerton, et al.*, United States Patent No. 6,041,312. That rejection is respectfully traversed.

Applicant notes that claim 1, as an exemplar for the claims of the rejected group of claims, recites "associating selected transactions within data records within a computer for an account to form a persistent transaction group. . ." wherein "the transaction group may be treated both as a single transaction and as a plurality of individual transactions by a user, wherein the selected transactions were paid or deposited together. . ." and "displaying within a computer a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

In the Examiner's rejection of these claims, the Examiner relies upon *Bickerton, et al.* at column 7, lines 37-47 wherein *Bickerton, et al.* describes an accounts receivable (AR) and accounts payable (AP) ledger mechanism which, as described at column 6, lines 23-59, may include a ledger "Batches" category that "permits ledger inputs to be grouped. . ." (See column 6, lines 36-37.) Indeed, *Bickerton, et al.* discloses the processing Batch groupings of inputs which are processed together and provides the capabilities to create, process and provide information about that group of inputs. (See columns 11 and 12, lines 65-3.)

Applicant respectfully traverses this rejection and notes that the claims of the present application are not directed to the concept of Batching inputs *per se*, but rather to a specific technique for treating groups of transactions as a persistent transaction group so that the group may be treated both as a single transaction and as a plurality of individual transactions. It is noted, that claim 1 expressly recites the displaying of within a computer of a total for the transaction group when the selected transactions within the transaction group are individually displayed such that the total of the transaction group may be readily reconciled with a

consolidated entry. Applicant has carefully examined *Bickerton, et al.* and fails to find any showing or suggestion therein for displaying a transaction group in the manner expressly set forth within the present claims.

Applicant further notes that claim 4, for example, expressly recites "displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed." and notes that *Bickerton, et al.* contains not one scintilla of suggestion for such a display technique.

Similarly, claim 6 recites a technique for identifying unreconciled transactions by determining whether or not those unreconciled transactions include at least one transaction from a transaction group and thereafter reconciling that transaction group utilizing the transaction group total. Again, Applicant fails to find any showing or suggestion within *Bickerton, et al.* of such a technique and urges that the Examiner's rejection of these claims is not well founded.
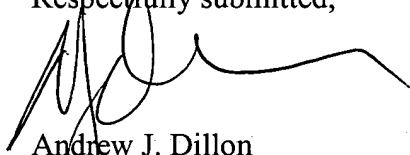
The remaining claims in the present application comprise apparatus and computer program product implementations of the present invention and, for the reasons set forth above, are believed to recite subject matter which is not shown or suggested by *Bickerton, et al.*

Consequently, Applicant urges that the Examiner's rejection of each remaining claim in the present application as being unpatentable over *Bickerton, et al.* is not well founded and respectfully requests withdrawal of those rejections.

Additionally, Applicant notes that *Bickerton, et al.* was filed on March 28, 1997, and that the present application was filed on August 11, 1997. Applicant is reviewing the present file to determine whether or not Applicant's date of invention is prior to the filing date of *Bickerton, et al.* and if a Declaration swearing back of that reference should be submitted.

No extension of time is believed to be necessary. However, in the event an extension of time is required, that extension of time is hereby requested. Please charge any fee associated with an extension of time to IBM Corporation Deposit Account No. **09-0447**.

Respectfully submitted,

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